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Banner Unified Digital Campus "Payment Processor Connection" FAQ

Last Updated: February 1, 2010

The purpose of this Frequently Asked Questions (FAQ) document is to address inquiries from customers regarding the changes made to the Banner Unified Digital Campus (UDC) to address updated Payment Card Industry regulations.

An original FAQ on this subject was published March 22, 2009. **PLEASE NOTE that this FAQ replaces that original FAQ and has been updated on February 1, 2010.**

The term Payment Card will be used in this FAQ instead of terms like Credit Card or Debit Card to address the multiple types of payment options that can be made by your constituents.

If you have additional questions regarding the information in this document, please contact the ActionLine.

These FAQs are broken down into the following sections:

- Section 1: Payment Card Industry Regulations and Responsibilities
- Section 2: Current Banner UDC Payment Card Processing Functions
- Section 3: Anticipated Changes to the Banner UDC Payment Card Processing Functions
- Section 4: SunGard Higher Education Continued Support
- Section 5: Payment Processing Vendor Support
- Section 6: Summary

Section 1: Payment Card Industry Regulations and Responsibilities

What is the Payment Card Industry (PCI) Security Standards Council?

The PCI Security Standards Council is an open global forum for the ongoing development, enhancement, storage, dissemination and implementation of security standards for account data protection.

The PCI Security Standards Council's mission is to enhance payment account data security by driving education and awareness of the PCI Security Standards. The organization was founded by American Express, Discover Financial Services, JCB International, MasterCard Worldwide, and Visa, Inc.

For additional information visit: https://www.pcisecuritystandards.org/
or http://usa.visa.com/merchants/risk_management/cisp_merchants.html.

What is the Payment Card Industry Data Security Standard (PCI-DSS)?

The PCI-DSS is a set of comprehensive requirements for enhancing payment account data security. It was developed by the founding payment brands of the PCI Security Standards Council, including American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa, Inc., to help facilitate the broad adoption of consistent data security measures for payment card transactions on a global basis.

The PCI-DSS is a multifaceted security standard that includes requirements for security management, policies, procedures, network architecture, software design and other critical protective measures. This comprehensive standard is intended to help organizations proactively protect customer account data.

Do the PCI-DSS policies/regulations apply to Banner Unified Digital Campus (UDC) applications?

SunGard Higher Education's Banner UDC applications have never been subject to the PCI-DSS because SunGard Higher Education is neither a merchant nor service provider as defined by the PCI-DSS.

However, since the creation of PCI and the PCI-DSS regulations, customers have been and will continue to be responsible for compliance with these regulations. Most customers have one or more merchant relationships with the payment card industry through a bank or banks supporting their payment card merchant activities. For more information regarding these regulations and how they may apply to your institution, we recommend that you review the information on www.pcisecuritystandards.org and consult with your payment card merchant bank(s) and other sources as necessary.

What is the Payment Application Data Security Standard (PA-DSS)?

The goal of PA-DSS is to help software vendors and others develop secure "Payment Applications" that do not store prohibited data, such as full magnetic stripe, CVV2 or PIN data, and to ensure that their Payment Applications support compliance with the PCI-DSS. Payment applications that are sold, distributed or licensed to third parties are subject to the PA-DSS requirements. In-house payment applications developed by merchants or service providers that are not sold to a third party are not subject to the PA-DSS requirements, but must still be secured in accordance with the PCI-DSS.

In summary, PA-DSS is the newest part of the PCI regulations which focuses on the capture, processing, and storage of payment card information in software applications.

What is a Payment Application?

A Payment Application is a software application that stores, transmits or processes cardholder data as part of authorization or settlement of a payment card transaction. Database systems and back-office systems that store payment data are not considered Payment Applications.

Do the PA-DSS policies/regulations apply to Banner UDC applications?

As a result of changes SunGard Higher Education has made to the current functionality in the Banner UDC, Banner UDC will not store, transmit or process cardholder data as part of authorization or settlement of a payment card transaction and, therefore, will not be subject to PA-DSS.

Will SunGard Higher Education be changing the current functionality in the Banner UDC for payment card entry and the Java Payment Client (JPC) because of the PA-DSS guidelines?

Yes, SunGard Higher Education has made changes to the Banner UDC applications as a result of recent changes by the PCI Security Standards Council to policy/regulations governing PCI -DSS and PA-DSS. More on these Banner changes is provided in the section "Anticipated Changes to the Banner UDC Payment Card Processing Functions."

By making these changes in our software, SunGard Higher Education is helping compartmentalize our customers' PCI regulatory compliance scope to the payment processing vendor with whom an institution already has a relationship.

How do I determine if my institution is affected by these changes in Banner?

All SunGard Higher Education Banner customers are affected.

Any SunGard Higher Education customers who are using Banner Self-Service and the Java Payment Client (JPC) to enter payment card information with the "pay now" button or customers who have made any modifications to this self-service payment process are affected by this change.

Previously, some customers removed the payment card entry fields from the Banner Self-Service pages and used the "pay now" button to redirect access using a URL to an alternate payment site. They used FAQ 1-NSOGE – "How to Modify a Banner Self-Service to point to an External Payment card Web Page" located in the Customer Support Center to make this change. However, with the new changes we are providing in the software, we recommend these customers review their current policies and the pending SunGard Higher Education changes to determine their best course of action.

Are non-US institutions affected?

Yes, PCI compliance affects all customers who utilize payment cards for payment, regardless of geographic location.

Section 2: Current Banner UDC Payment Card Processing Functions

What is the Java Payment Client (JPC)?

The JPC is a SunGard Higher Education Java application that provides direct communications with some payment processing systems. Information exchange between the JPC and the payment processing system occurs within the SunGard Higher Education Banner Self-Service payment package, BWGKJPAY, via Java Database Connectivity (JDBC) and Oracle Named Pipes.

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How does the payment card functionality work in the Banner UDC today?

Today, many customers are using Banner Self-Service for payment card entry and the JPC to integrate with a payment processing vendor like TouchNet or EPOS. Normally, the process is as follows:

- Within either Banner Student Self-Service or Banner Advancement Self-Service, a constituent assembles a "shopping cart" of goods, services, or contributions. For example, a student may be paying their semester tuition or an alumnus may be providing for an annual gift.
- Once the constituent is finished with their task in the system, he/she proceeds to "checkout," and the current solution begins the process of collecting information, including the payment card details (i.e. credit card information) in preparation for connection to the payment processing vendor for processing.
- At this point, Banner sends a message via a secure link (the JPC) to the payment processing vendor for processing. The information sent via the JPC includes the constituent information, including their payment card information.
- The payment processing vendor then returns a response to Banner acknowledging success or failure of the payment.
- RESULT: This process splits the responsibility of the payment card processing between Banner and the payment processing vendors. Additionally, the payment card details, including the credit card number, reside in the Banner application.

Section 3: Anticipated Changes to the Banner UDC Payment Card Processing Functions

Please explain what SunGard Higher Education's plans are regarding the payment card processing in the system. Is it being removed?

SunGard Higher Education is making changes to the Banner UDC applications as a result of recent changes by the PCI Security Standards Council to policy/regulations governing PCI-DSS and PA-DSS. SunGard Higher Education does not market or intend for its Banner Unified Digital Campus applications to be Payment Applications. However, the functionality for payment card entry in the Banner Student Self-Service and Banner Advancement Self-Service pages and the use of the JPC would likely be deemed payment applications within the meaning of the PA-DSS.

As a result, SunGard Higher Education has determined it will replace the JPC and the ability to enter payment card information for the purposes of payment in all Banner UDC Self-Service applications. This replacement solution positions our customers to consolidate the processing of payment card information to a single, PCI-DSS compliant application or service provided by your selected payment processing vendor.   These changes were provided in the fall of 2009.

I still don't understand why SunGard Higher Education is making these changes. Why is SunGard Higher Education changing its Banner UDC application in regard to payment card processing?

The current process splits the responsibility of the payment card processing between Banner and the payment processing vendor. Additionally, the payment card details, like the credit card number, are processed and/or stored in the Banner application. SunGard Higher Education

determined that continuing with the split responsibility between the applications would create an additional compliance burden for our customers. In other words:

- Banner would have to be PA-DSS compliant.
- Customers with this functionality would have had to develop and maintain PCI-DSS compliance in their operating environments for Banner and any other applications that process payments and the facilities and equipment used to operate these applications.
- Any modifications customers may have made to Banner would have had to be separately audited for PA-DSS compliance.

So, as a result, and upon consultation with customers, consultants and industry specialists, we felt it is in the best interests of our customers to replace our current functionality and consolidate payment card processing and regulatory compliance into certified payment processing vendor solutions. Today, most of our customers are served by one of our payment processing partners. Each of these payment processing partners is responsible for PCI-DSS compliance. More on partners is provided in the section "Payment Processing Vendor Support."

For some additional thoughts on SunGard Higher Education's approach, please review Walt Conway's blog: http://treasuryinstitute.org/blog/index.php?itemid=243

What functionality is being replaced within the Banner UDC?

There are two main areas where changes will be taking place within the Banner UDC for payment card processing. Specifically, the ability to enter payment card details (i.e. a credit card number) will no longer be supported in Banner Self-Service products and the JPC will no longer be supported as a component in the system to process payment card information entered in the Banner Self-Service products.

What is the replacement functionality being provided by SunGard Higher Education?

SunGard Higher Education has released to our Banner customers a single method of integrating payment processing vendor solutions with our products called the Payment Processor Connection. The Payment Processor Connection supports Banner Student Self-Service, Banner Advancement Self-Service, Banner Flexible Registration, and other functions throughout Banner in a single, unified manner. Processes that require payment in Banner all act the same way regardless of the payment processing vendor. The goal is for payment processing vendors to integrate once to this standard for all of our products including Banner, PowerCAMPUS, and Advance.

The Payment Processor Connection will include the ability for customers to utilize their payment processing vendor for entry and processing of payments. For example, a student tuition payment will be setup and initiated from Banner, but the actual payment card information capture and processing will be supported by your payment processing vendor - not Banner. Once the payment processing vendor completes the payment transaction, the result will be sent back to Banner and will allow Banner to properly process and store the payment transaction results.

This single capability has been implemented to support our customers' PCI-DSS compliance and to provide consistent handling of transactions requiring the use of payment cards. As a result, payment processing vendors and customers are no longer responsible for designing and

implementing the payment gateway integration and interfaces – this process is handled by the Payment Processor Connection which replaces the JPC.

SunGard Higher Education recruited a select set of payment processing vendors and tested the interoperability of this new standard interface. SunGard Higher Education received commitment to our new approach from the following vendors supporting customers in the United States (in alphabetical order):

- CASHnet
- Nelnet
- Official Payments
- TouchNet

One of the key goals for this project was to assure that you, our customers, had choice regarding payment processing vendors. The four vendors with whom we tested should not be considered a limitation to you, but rather our commitment to develop this interface to work effectively with any vendor who integrates with the Payment Processor Connection. We worked hard to create a simple yet effective interface for payment card processing with Banner. There is documentation available from the ActionLine regarding this interface should you need to share it with other payment processors beyond those with whom we performed this interoperability test. If you do integrate and successfully test with other vendors, please let us know so that we can share this information with other customers.

To be clear, you will be providing a new method of integration with the payment gateway providers?

Yes, SunGard Higher Education has provided a new method of integration with the payment processing vendors called the Payment Processor Connection that will replace the current payment card entry pages in self-service and the JPC. Institutions will be able to download these code changes from the Customer Support Center, essentially replacing the payment card entry pages and the JPC with the new standard integration method.

Will there be releases or patches for the Payment Processor Connection?

SunGard Higher Education is providing patches for these changes. These patches will support customers on versions 7 or 8 of Banner. Please consult the chart below for version dependencies. The patches can be downloaded from the Customer Support Center as you would any other patch for Banner.

These changes have also been included in the December 2009 release of Banner 8. Customers have the option of installing the December 2009 release instead of applying the patches to Banner 8.

The product-specific patches are dependent on the Banner General and Banner Web General patches. In other words, if you want to install the Banner Student patches, you need to install the Banner General and Banner Web General patches first.

Affected Object	Version	Defect #	Patch #
Accounts Receivable	7.3	1-648T2T	p1-648t2t_tas70300
Advancement	7.4	1-7RJSXR	p1-7rjsxr_alu70400

Affected Object	Version	Defect #	Patch #
Advancement	7.5	1-5OYVUR	p1-5oyvur_alu70500
Advancement Self-Service	7.4	1-7RJSZC	p1-7rjszc_bwa70400
Advancement Self-Service	7.5	1-5OYVUX	p1-5oyvux_bwa70500
Faculty and Advisor Self-Service	7.6	1-63A007	p1-63a007_bwl70600
General	7.6	1-639EOR	p1-639eor_gen70600
Student	7.6	1-639ZYI	p1-639zyi_stu70600
Student Self Service	7.6	1-639ZZ3	p1-639zz3_bws70600
Voice Response Common	7.0	1-648T1Q	p1-648t1q_vr70001
Web General	7.3	1-639ER2	p1-639er2_bwg70301
Web Tailor	7.4	1-7549TH	p1-7549th_twb70401
Accounts Receivable	8.1	1-648T2F	p1-648t2f_tas80100
Advancement	8.1	1-7ENRD0	p1-7enrd0_alu80100
Advancement	8.2	1-5OYVUV	p1-5oyvuv_alu80200
Advancement Self-Service	8.2	1-7ENRC3	p1-7enrc3_bwa80200
Advancement Self-Service	8.3	1-5OYVUZ	p1-5oyvuz_bwa80300
Faculty and Advisor Self-Service	8.2	1-639ZZO	p1-639zzo_bwl80200
General	8.2	1-639EQC	p1-639eqc_gen80200
Student	8.1	1-7BTXXX	p1-7btxxx_stu80101
Student	8.2	1-639ZXZ	p1-639zxz_stu80200
Student Self Service	8.1	1-7BTXZ0	p1-7btxz0_bws80101
Student Self Service	8.2	1-639ZZ5	p1-639zz5_bws80200
Voice Response Common	8.1	1-648SZG	p1-648szg_vr80100
Web General	8.2	1-639ES5	p1-639es5_bwg80200
Web Tailor	8.2	1-7549UZ	p1-7549uz_twb80201

Will the patches provided be stand-alone?

Yes, the patches released will be standalone. Please note that there have been releases listed on the Unified Product Calendar for Banner Student, Banner Advancement, and Banner General for these changes -- that information has been updated in subsequent versions of the calendar to reflect the patch numbers instead.

Please note: when you install the released code, it will replace the current payment card entry code in Banner Student Self-Service and Banner Advancement Self-Service, and the JPC.   In other words, *upon installation of the patch or subsequent release that we distribute, Banner will no longer collect payment card information and will require a different integration with the customer's selected payment card gateway vendor.* The solution we released is a solution to integrate payment processing vendor solutions to Banner. We have shared this information with our payment processing vendor partners as part of this process so they can work with you with knowledge of how their products and services interoperate with Banner through the Payment Processor Connection. We will also provide documentation to you as part of this release that explains how the new integration process works.

Customers are responsible for PCI-DSS compliance and must have plans to address this compliance that include the changes to Banner. SunGard Higher Education encourages each customer to develop a plan for PCI-DSS compliance that meets the timing requirements as outlined by PCI and the bank with which they have a payment card relationship.

What Banner releases will include the final replacement of the code in Banner outside of the fall patches?

SunGard Higher Education has integrated the changes for the Payment Processor Connection and released these in the December 2009 Banner 8 releases. Please refer to FAQ 1-AOA01H for further information.

Please note: when you install the Banner December 8 releases (i.e. Banner Student 8.3), it will replace the current payment card entry code in Banner Student Self-Service and Banner Advancement Self-Service, and the JPC.   In other words, *upon installation of the patch or release that we distribute, Banner will no longer collect payment card information and will require a different integration with the customer's selected payment processing vendor.* The solution we released is a solution to integrate payment processing vendor offerings to Banner. We have shared this information and performed interoperability testing with a number of payment processing vendor partners including CASHNet, Nelnet, Official Payments, TouchNet as part of this process.

We do not currently have plans to include these payment card code changes in a 7.x release of the Banner UDC. For 7.x, only the patches will be available for installation.

At what point does the current functionality actually stop working in Banner?

Upon installation of the patches or releases that we distribute to replace the current payment card entry code in Banner Student Self-Service and Banner Advancement Self-Service, and the JPC, Banner will no longer collect payment card information and will require a different integration with the customer's selected payment card gateway vendor.

Section 4: SunGard Higher Education Continued Support

What are the implications of not installing the patches? Does SunGard Higher Education just stop supporting the software?

Because each of our customers who utilize payment cards is considered a merchant with respect to these regulations, customers must determine their plan to implement, including timing,

based on their need to comply with the PCI-DSS regulations. Each customer has been given a time and set of expectations to meet in order to comply. We have been encouraging our customers to talk to the banks with which they have a payment card relationship and work out their compliance plans independent of the Banner release date.

From a support standpoint, SunGard Higher Education will provide ActionLine support for the replaced functionality from the time of the release of the new functionality in the fall 2009 through June 2010, but we will not be accepting or responding to RPEs or bug fixes for the replaced functionality during that time.

I've heard conflicting dates regarding support of the replaced functionality. Originally, it was stated as October 1, 2009, but I also saw September 1, 2009. Can you clarify when you will be supporting the existing and new functionality?

The patches have been provided for the code changes noted previously in this FAQ. Upon release of these patches, SunGard Higher Education has stopped accepting requests for product enhancements or bug fixes for any functionality replaced by the patches. We will, however, continue to answer questions regarding the replaced functionality via the ActionLine. Customers can still choose to run the de-supported code at their own risk, relative to compliance issues. Again, we encourage our customers to work with their appropriate contacts and develop compliance plans that include the installation of these patches to Banner and other requirements to comply with PCI-DSS.

Since SunGard Higher Education is replacing payment card collection capabilities in its applications, will there be a reduction in the support and maintenance fees?

SunGard Higher Education has determined that it is in the best interest of its customers to consolidate the processing of payment card information to a single, PCI-DSS compliant application or service. We view this change in design as an important component of supporting our customers' regulatory compliance requirements. Further, we have invested in the redesign of our integration strategy with the payment card processing vendors in order to insure that payment card transactions are handled in a uniform and documented manner, removing from the payment processing vendors and our customers the burden of determining how to integrate to the various systems within our solutions.

Section 5: Payment Processing Vendor Support

Will SunGard Higher Education recommend approved payment vendors?

Compliance with the PCI-DSS and PA-DSS standards is the responsibility of each entity engaged with commerce that involves payment cards. SunGard Higher Education will not provide recommendations regarding specific payment processing vendors. If you are looking for specific payment processing vendor information, please refer to the listing within the SunGard Higher Education Collaborative, the partners section of the SunGard Higher Education web site, or the PCI Data Security Standards website.

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What is the new solution that SunGard Higher Education is providing as a replacement to the current payment card entry and JPC processing within the Banner UDC?

SunGard Higher Education has released to our Banner customers a single method of integrating payment processing vendor solutions with our products called the Payment Processor Connection. The Payment Processor Connection supports Banner Student Self-Service, Banner Advancement Self-Service, Banner Flexible Registration, and other functions throughout Banner in a single, unified manner. Processes that require payment in Banner all act the same way regardless of the payment processing vendor. The goal is for payment processing vendors to integrate once to this standard for all of our products including Banner, PowerCAMPUS, and Advance.

The Payment Processor Connection includes the ability for customers to utilize their payment processing vendor for entry and processing of payments. For example, a student tuition payment is setup and initiated from Banner, but the actual payment card information capture and processing is supported by your payment processing vendor - not Banner. Once the payment processing vendor completes the payment transaction, the result is sent back to Banner and allows Banner to properly process and store the payment transaction results.

This single capability is implemented to support our customers' PCI-DSS compliance and to provide consistent handling of transactions requiring the use of payment cards. As a result, payment processing vendors and customers are no longer responsible for designing and implementing the payment gateway integration and interfaces – this process is handled by the Payment Processor Connection replacing the JPC.

SunGard Higher Education has recruited and tested the interoperability of this solution with a number of payment processing vendors. At this time, SunGard Higher Education has received commitment to our new approach from the following vendors supporting customers in the United States (in alphabetical order):

- CASHnet
- Nelnet
- Official Payments
- TouchNet

One of the key goals for this project was to assure that you, our customers, had choice regarding payment processing vendors. The four vendors with whom we tested should not be considered a limitation to you, but rather our commitment to develop this interface to work effectively with any vendor who integrates with the Payment Processor Connection. We worked hard to create a simple yet effective interface for payment card processing with Banner. There is documentation available from the ActionLine regarding this interface should you need to share it with other payment processors beyond those with whom we performed this interoperability test. If you do integrate and successfully test with other vendors, please let us know so that we can share this information with other customers.

When is SunGard Higher Education providing details regarding the new integration for payment card processing with its Collaborative members?

We have completed testing both internally and with several partners to ensure that the Payment Processor Connection will meet your needs. At this time we have completed interoperability testing with CASHNet, Nelnet and TouchNet. We are continuing to test with

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Official Payments and will notify you via the BANNOUNCE listserv when that testing has been completed.

One of the key goals for this project was to assure that you, our customers, had choice regarding payment processing vendors. The four vendors with whom we tested should not be considered a limitation to you, but rather our commitment to develop this interface to work effectively with any vendor who integrates with the Payment Processor Connection. We worked hard to create a simple yet effective interface for payment card processing with Banner. There is documentation available from the ActionLine regarding this interface should you need to share it with other payment processors beyond those with whom we performed this interoperability test. If you do integrate and successfully test with other vendors, please let us know so that we can share this information with other customers.

My payment processing vendor is not one of your Collaborative members. Will I still be able to use this new integration with my vendor? How will I go about integrating?

Institutions are encouraged to contact their Account Manager to discuss potential Services options for integrating with vendors beyond those who have committed to support the new integration from SunGard Higher Education.

Do we need to terminate our current contracts with our payment processing vendor because of the changes SunGard Higher Education is making to your software?

The changes outlined in this FAQ do not mandate a change to your selected payment processing vendor. Customers should work with their selected payment processing vendor to make sure they have the right products in place to be compliant both before and after the changes SunGard Higher Education has provided. There may be changes to the configuration to establish compliance with PCI-DSS and your payment processing vendor is an important resource to assist in the planning to attain and maintain compliance with the regulations.

Customers will need a payment processing capability to process payments either onsite or offsite (hosted). SunGard Higher Education is providing a standard interface that will work in a compliant manner with multiple payment processing vendor solutions. This change compartmentalizes the PCI-DSS regulated application processing requirements into one place instead of spreading it between two or more areas.

My institution purchased TouchNet from SunGard Higher Education and continues to receive support for that product through SunGard Higher Education. Will these changes require us to change anything?

The changes outlined in this FAQ do not mandate a need to change your payment processing relationship with TouchNet through SunGard Higher Education. TouchNet has committed to our integration approach and, as of the publication of this FAQ, they are also listed as a PCI-DSS certified service provider on http://usa.visa.com/download/merchants/cisp-list-of-pcidss-compliant-service-providers.pdf. Institutions should contact TouchNet to make sure the right products are in place to comply with PCI-DSS and accommodate the changes SunGard Higher Education has provided. There may be changes to the configuration that an institution needs to make; TouchNet will work to develop a plan with customers to assist customers with that change.

Customers will need a payment processing capability like TouchNet's to process payments either onsite or offsite (hosted). SunGard Higher Education is providing a standard payment interface that will work in a compliant manner with multiple payment processing vendor solutions. This change compartmentalizes the PCI-DSS regulated application processing requirements into one place instead of spreading it between two or more areas.

Section 6: Summary

Recently, the PCI Security Standards Council made changes to policy/regulations governing the PCI -DSS and the PA-DSS. As a result of these changes, SunGard Higher Education is making changes to the Banner UDC applications.

SunGard Higher Education has determined that it is in the best interest of its customers to replace the ability to enter and process credit card data in the Banner UDC with a new integration to payment processing vendor solutions called the Payment Processor Connection. SunGard Higher Education recommends that your institution utilize a PCI-DSS compliant solution (i.e. payment processing vendor) to provide this functionality. We suggest that your institution visit the SunGard Collaborative to investigate which vendors provide this functionality and support the integration with the Banner UDC.

We have delivered a single method of integrating payment processing vendor solutions with our products which replaces the current payment card entry self-service pages and the JPC. These have been delivered as patches for Banner 7.x and 8.x. Any SunGard Higher Education customers who are using the Banner UDC functionality for payment card entry and the JPC, or customers that have made any modifications to accommodate credit card functionality, are responsible for applying the patches released this fall to the current version of your software in accordance with your PCI-DSS compliance plans. If the patches are not applied, you will be using a solution that may be considered a payment application with respect to PCI-DSS and PA-DSS, but that is not certified as a PA-DSS compliant payment application, and use of that code is at your own risk.

Although we are replacing payment processing functionality in the Banner UDC, this change will not obviate the need for your institution as a payment card merchant to comply with PCI-DSS. For example, any storage of payment card information in Banner would be subject to the PCI-DSS. SunGard Higher Education strongly encourages all of its customers to understand completely the PCI-DSS regulations and how they apply to the business conducted at their institutions. For more information regarding these regulations and how they may apply to your institution, we recommend that you review the information on www.pcisecuritystandards.org, consult with your bank, and other sources as appropriate.

If you have questions on these changes, please contact the ActionLine. We will continue to provide communications and updates on this subject over the next few months.